

As a below named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

"INTERNET SETTLEMENT SYSTEM"

the specification of which (check one)

 is attached hereto;
 X was filed on October 10, 1997
as Application Serial No. 08/949,068
and was amended on (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim the benefit under Title 35, United States Code, Section 119(e) of any United States provisional application(s) listed below:

PROVISIONAL APPLICATION NUMBER

FILING DATE

None

I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56, which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

<u>08/727,996</u>	<u>October 9, 1996</u>	<u>Pending</u>
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

This declaration is intended for
the attached application
(submitted herewith).

Express Mail No.:
EK041049388US

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

Donald J. Pagel Jr. (#32,832)

Send correspondence to: Donald J. Pagel Jr.
HOPKINS & CARLEY
Ten Almaden Boulevard, 8th Floor
San Jose, CA 95113-2228

Direct Telephone Calls to: Donald J. Pagel Jr.; tel. no.: (408) 286-9800 ext. 383

Full name of sole or first joint-inventor: Lynn Y. Liu

Inventor's signature:

Date:

Residence: 11011 Bubb Road
Cupertino, CA 95014

Citizenship: Citizen of Taiwan

Post Office Address: Same

Full name of second joint-inventor: Xiaomei Guan

Inventor's signature:

Date:

Residence: 1321 Klamath Drive
San Jose, CA 95130

Citizenship: Citizen of China

Post Office Address: Same

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

Page 3 of 3
DOCKET: AIMN-01-006

Full name of third joint-inventor: Michael E. Hayden

Inventor's signature:

Date: .

Residence: 749 Sunshine Drive
Los Altos, CA 94024

Citizenship: Citizen of United States of America

Post Office Address: Same

Full name of fourth joint-inventor: David Ling

Inventor's signature:

Date:

5/18/98

Residence: 874 Urbano Drive
San Francisco, CA 94127

Citizenship: Citizen of United States of America

Post Office Address: Same

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DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

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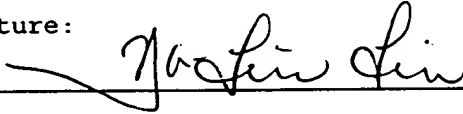
Donald J. Pagel Jr. (#32,832)

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San Jose, CA 95113-2228

Direct Telephone Calls to: Donald J. Pagel Jr.; tel. no.: (408) 286-9800 ext. 383

Full name of sole or first joint-inventor: Lynn Y. Liu

Inventor's signature:



Date: 4/16/98

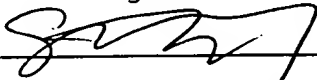
Residence: 11011 Bubb Road
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Citizenship: Citizen of Taiwan

Post Office Address: Same

Full name of second joint-inventor: Xiaomei Guan

Inventor's signature:



Date: Apr. 16. 98

Residence: 1321 Klamath Drive
San Jose, CA 95130

Citizenship: Citizen of China

Post Office Address: Same

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

Page 3 of 3
DOCKET: AIMN-01-006

Full name of third joint-inventor: Michael E. Hayden

Inventor's signature:

Michael E. Hayden

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Residence: 749 Sunshine Drive
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Citizenship: Citizen of United States of America

Post Office Address: Same

Full name of fourth joint-inventor: David Ling

Inventor's signature:

Date:

Residence: 874 Urbano Drive
San Francisco, CA 94127

Citizenship: Citizen of United States of America

Post Office Address: Same